

CLOVER COMMUNITY BANKSHARES, INC.

| | CPP Disbursement Date 03/27/2009 | RSSD (Holding Company) 2684338 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$123 | \$117 | -4.4% | | |
| Loans | \$70 | \$69 | -1.5% | | |
| Construction & development | \$3 | \$3 | 2.6% | | |
| Closed-end 1-4 family residential | \$19 | \$13 | -29.9% | | |
| Home equity | \$9 | \$9 | -7.4% | | |
| Credit card | \$0 | \$0 | 0.0% | | |
| Other consumer | \$1 | \$1 | -23.0% | | |
| Commercial & Industrial | \$9 | \$8 | -17.1% | | |
| Commercial real estate | \$27 | \$32 | 17.4% | | |
| | | | | | |
| Unused commitments | \$7 | \$8 | 4.6% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$13 | \$10 | -18.6% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$13 | \$15 | 15.2% | | |
| Cash & balances due | \$21 | \$19 | -10.1% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$113 | \$106 | -6.0% | | |
| Deposits | \$112 | \$105 | -6.1% | | |
| Total other borrowings | \$0 | \$0 | | | |
| FHLB advances | \$0 | \$0 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$10 | \$12 | 14.0% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.6% | 9.2% | -- | | |
| Tier 1 risk based capital ratio | 12.9% | 14.8% | -- | | |
| Total risk based capital ratio | 14.2% | 16.1% | -- | | |
| Return on equity ¹ | 5.5% | 9.3% | -- | | |
| Return on assets ¹ | 0.4% | 0.9% | -- | | |
| Net interest margin ¹ | 4.4% | 4.5% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 213.3% | 74.9% | -- | | |
| Loss provision to net charge-offs (qtr) | 0.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.5% | 0.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 | |
| Construction & development | 0.0% | 0.0% | 2.4% | 0.0% | -- |
| Closed-end 1-4 family residential | 1.2% | 6.6% | 0.0% | 0.0% | -- |
| Home equity | 13.5% | 15.7% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.4% | 0.2% | -- |
| Commercial & Industrial | 0.0% | 16.1% | 0.0% | 0.1% | -- |
| Commercial real estate | 0.0% | 1.5% | 0.0% | 0.1% | -- |
| Total loans | 2.1% | 5.7% | 0.1% | 0.1% | -- |